

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Shaun N Gabor | Social Security number or ITIN | xxx-xx-0859 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court Northern District of Illinois | | | |
| Case number: 20-02867 | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shaun N Gabor

May 19, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Shaun N Gabor
 Debtor

Case No. 20-02867-CAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: May 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2020.

db
 28600650 Shaun N Gabor, 5125 N Austin Avenue, Chicago, IL 60630-1902
 28600650 Advocate Health Care, PO Box 30389, Oak Brook, IL 60522-3039
 28600654 +Daniel R Brunetti DDS, 1057 N Northwest Highway, Park Ridge, IL 60068-1805
 28600655 IICARNR-Integrated Imaging Cnst, PO Box 776814, Chicago, IL 60677-6814
 28600656 +Northeastern Illinois University, 5500 N. St Louis Avenue, Chicago, IL 60625-4699
 28600657 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,
 Cleveland, OH 44101-4982
 28663711 Six Flags Great America, Membership Collections, 542 N Route 21, Gurnee, IL 60031
 28600659 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

28600651 +EDI: CAPITALONE.COM May 20 2020 05:34:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 28600653 +EDI: WFNNB.COM May 20 2020 05:33:00 Comenity Bank/Harlem Furniture, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 28600652 EDI: JPMORGANCHASE May 20 2020 05:34:00 Chase Card Services, Attn: Bankruptcy,
 Po Box 15298, Wilmington, DE 19850
 28604965 +EDI: RMSC.COM May 20 2020 05:34:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 28600658 +EDI: RMSC.COM May 20 2020 05:34:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2020 at the address(es) listed below:

Deborah Kanner Ebner dkebner@debnertrustee.com, dke@trustesolutions.net,
 IL53@ecfbis.com; webmaster@debnertrustee.com; lizd@deborahdebnerlaw.com
 Joseph P Doyle on behalf of Debtor 1 Shaun N Gabor joe@fightbills.com,
 courts@fightbills.com; r44937@notify.bestcase.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3